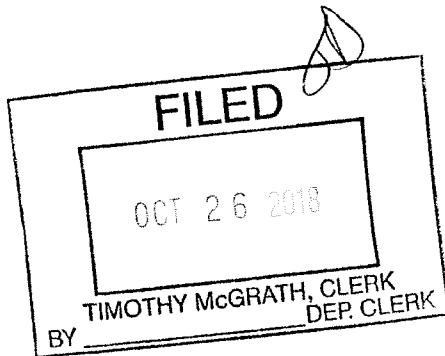


October 24, 2018

U.S. Bankruptcy Court
900 Market Street, Suite 400
Philadelphia, PA 19107

William C. Miller, Esquire
P.O. Box 1229
Philadelphia, PA 19105



RE: Bankruptcy Case # 18-14501
Hearing Date: 11/27/18

Good Morning, we are writing in response to the Notice of Motion to Dismiss our Bankruptcy Case. We are aware of the reasons why the Trustee is requesting this Dismissal:

1. Schedules C & D need to be revised
2. The Chapter 13 Plan needs to be revised

We are submitting this written request along with the above mentioned documents to the Bankruptcy Court.

We realize that it is strongly discouraged by you for us to continue this bankruptcy Pro Se. We filed a Chapter 13 previously and we were really not happy with the service we received from our attorney. We have done our research and believe this is the right choice for us today.

I, Sonya, have Stage 4 Metastatic Breast Cancer. I will likely be undergoing Chemo treatments for quite an extended period of time. The reason we became delinquent on our mortgage was because of this illness.

Since filing bankruptcy this time around in July, we have made the Mortgage & Trustee payments each month for August, September & October. We have corrected the bankruptcy paperwork as requested. We did not include the Toyota payment or the PECO account in the Chapter 13 as we are making arrangements to settle those 2 accounts with the creditors directly. Paying them upfront reduces what we owe on them.

We just want to keep our home. We are currently both employed and have been for an extended period of time. I, Sonya, am able to work the majority of my shifts despite the ongoing Chemo treatments. We also have a health insurance policy that pays me every time I have a treatment. This helps cover lost time from work.

It is our hope and intention to secure a modification on this existing mortgage that would enable us to afford our home. All we ask is that you work with us. We simply cannot afford another \$6000 for an attorney.

Thank you,

*Sonya W. Singer
Stuart J. Singer*
Sonya W. Singer
Stuart J. Singer